

Musselshell River Floodplain Mapping

OWNING PROPERTY IN A 100-YEAR FLOODPLAIN

www.floodplain.mt.gov/musselshell

Petroleum County is developing floodplain maps to identify flood-prone areas and is drafting floodplain regulations to help reduce the impact of flooding on future development. Floodplain maps are going through review and are expected to go effective in 2019. If you have property in an area that is identified on the draft floodplain maps as in a 100-Year Floodplain, please review the information below.

FLOODPLAIN REGULATIONS

Once effective, Petroleum County Floodplain Regulations will require a County Floodplain Permit for any new development in a mapped 100-Year Floodplain.

In the 100-Year Floodplain (1%-Annual-Chance Floodplain):

- New building construction will need to obtain a County Floodplain Development Permit.
- New residential construction will need to be elevated 2 feet above the 100-Year Flood Elevation (Base Flood Elevation).
- Improvements to existing structures will need to obtain a County Floodplain Development Permit. Improvements to an existing structure greater than 50% of a structure's market value (a Substantial Improvement) will require the entire structure to be brought into compliance with floodplain regulations.
- Other federal, state, and local regulations may apply.

FLOOD INSURANCE REQUIREMENT

If you own a building in a proposed 100-Year Floodplain on the draft floodplain maps, contact your insurance agent or lender as early as possible to start the discussion about flood insurance.

Your lender likely reevaluate your loan when the new floodplain maps go effective. If your building is located in a mapped 100-Year Floodplain, your lender will require you to purchase flood insurance unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain. Your lender may also require building elevation information (an Elevation Certificate).

There are many cost-saving options available to those who are being newly mapped into the 100-Year Floodplain. To secure the lowest premium, you should purchase flood insurance either before or within 11 months of the new floodplain maps going effective (expected 2019). Contact your insurance agent or lender early and ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

100-YEAR FLOODPLAIN (1%-Annual-Chance Floodplain)

This is an area of **HIGH** flood risk. It is the area expected to get wet during a 100-Year Flood, a flood event with a 1% chance of occurring in any given year. The 100-Year Flood is also referred to as a 1%-Annual-Chance Flood or a Base Flood.

IMPORTANT POINTS

- Floodplain Regulations will require a floodplain permit for any new man-made development in a mapped 100-Year Floodplain.
- Your lender will require you to purchase flood insurance if you have a federally backed loan and your building is located in a mapped 100-year Floodplain.
- Federal flood insurance will be available to anyone in Petroleum County once the new floodplain maps go effective.
- Properties located in or near wildfire burn areas may have a high risk of flooding even if they are not shown in the 100-Year Floodplain.